Notice of Allowability	Application No.	Applicant(s)	
	09/510,984	CLEVELAND ET AL.	
	Examiner	Art Unit	
	Clement B. Graham	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *6/8/2007*.

2. ☒ The allowed claim(s) is/are *1-4, 6-12, 14-18, 20-23*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
   a) ☐ All b) ☐ Some* c) ☐ None of the:
      1. ☐ Certified copies of the priority documents have been received.
      2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
      3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
   (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
   (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

FRANTZY POINVIL
PRIMARY EXAMINER
AU 3692

EXAMINER AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Kurt M Berger September 20, 2007.

The application has been amended as follows:

Claim 9 has been replaced by --

-- Claim, 9. A system, comprising:

a formatting device that format first formatted account information into second formatted account information;

a storing device that stores said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

an input device that interactively input a request for said second formatted account information; and

a transferring device that transfers said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that is identical to the original printed account statement, wherein said first formatted account information comprises formatted information for said original printed account statement;

said second formatted account information is formatted in HTML; and said transferring device that superimposes said second formatted account information on a background image corresponding to a background of the original printed account statement. ---

Allowable Subject Matter

Claims 1, 9, 15, are allowed.

The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach, or suggest, the limitations of:

" superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement (as in independent Claims 1, 9, 15);

ERIN (US Patent No: 6, 249, 770) discloses the system receives information about the entity, forecast parameters for the entity, historical account data for the entity, and automatically generates a financial forecast for the entity, based at least in part on the forecast parameters and the historical account data. The information about the entity that is received by the system consists, for example, of a Company ID which uniquely identifies the entity. The entity information received by the system also, includes, for example, the name of the entity and the industry classification for the entity. The information is entered on the system by the user at the computer in response to an automatic prompt for the information by the system. The system automatically displays a company information panel, and the user enters the information about the entity on the company information panel. The forecast parameters for the entity that are received by the system include, for example, last historic year parameters and inflation adjustment parameters. The forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel.

In an embodiment of the present invention, the historical account data for the entity is gathered by the user, for example, by retrieving the data from a database, such as a computer database, storing the data. Alternatively, the historic account data is imported from the database to the system, for example, over a computer network. The historic account data is received by the system, for example, by the user entering the data on one or more input reports of the system, such as an income statement report, a balance sheet report, or an input cash flow report. To facilitate entry of the historic data, the system automatically displays a company window showing the input reports, and the data is entered on the displayed input reports. The system automatically generates one or more calculated reports based at least, in part, on the input data, including, for

example, calculated cash flow report, ratios report, and an executive summary report, which the system automatically displays for the user to view.

In an embodiment of the present invention, the system automatically generates a financial forecast for the entity for a pre-determined number of years based at least in part on the historic account data and the forecast parameters. The system automatically forecasts, for example, one or both of all accounts in a current report or individual accounts in a current report. The system also automatically forecasts any one of a number of forecast assumptions, including for example, growth rate of a previous year, growth rate of historic years, compound annual growth rate of historic years, moving average growth rate of a pre-determined number of years, and moving compound annual growth rate of a pre-determined number of years. In generating the financial forecast, the system is also capable of automatically adjusting one or more accounts for inflation and automatically converting currency. Further, the system is capable of automatically generating a custom report or a combined file for an entity. The system automatically displays the financial forecast for the user, and the user assesses the operating profitability and cash flow-generating capabilities of the entity based on the financial forecast. The system is also capable of exporting information to other systems.

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of "superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement".

Ogawa et al (US Patent : 5, 608, 874) discloses Computerized data system electronically stored information, must frequently be moved from one computer to another. In the case of accounting data, for example, banks generally keep computerized records of all of transactions affecting their client's accounts--information which the clients often also wish to keep track of on their own computerized accounting systems. In response to this, a variety of sophisticated computer accounting programs have recently become available to users of small and medium powered computers. However, due to a variety of reasons discussed below, such clients usually have to re-enter data manually from paper printouts obtained from the data provider, for example, from statements from a bank. Manual re-entry of data is not only time-consuming, and

hence expensive to undertake in terms of man-hours, but it also is likely to introduce errors into the data set. It has been estimated that manual data re-entry, verification, and validation costs several dollars per transaction.

Methods of automated data transfer are known in the art. The "Intellicharge" system for Quicken (Intuit Inc., Menlo Park, Calif.) downloads credit card transaction information to a Quicken user's computer. The data used, however, comes from a uniform source--a single bank. Hence, Intellicharge does not employ a multiple-format data translation scheme, nor a multiple-source data transmission scheme. Similarly, in the United States Internal Revenue Service "Electronic Filing" program, data is entered and transmitted in a single, specific pre-prescribed format, to a single recipient.

Methods of data translation are also known in the art. A software application entitled "Data Junction" (Tools and Techniques, Inc., Austin, Tex.) translates multiple formats of data. However, the package depends on manual operation to designate the files to be translated, and the formats of the source and destination files. Furthermore, this software does not perform any data transfer, verification, validation, exception reporting, or journal entry correction.

Conventional electronic data exchange (EDI) systems involve two or more companies that have agreed to interact with one another according to a pre-designated standard dictated by the industry in which the transaction is taking place. In order for such a system to work for a given industry, there must be an agreed-upon standard that is used-much like in the case of the IRS system described above. Those industries that do not have such a standard cannot participate. Data analysis, such as exception reporting or statistical analysis, are not features of such systems. Obviously, such systems lack flexibility and versatility. Additionally, the computer systems that support conventional EDI are expensive to operate and maintain because they are specialized to serve specific industry segments, and hence cannot achieve the efficiency and low cost that economies of scale might permit in a more widely applicable system.

In summary, conventional methods of automated data transfer, and of data translation, are quite limited, due primarily to limited network transfer capabilities, and the lack of universal data format standards. Hence, anyone wishing to automatically transfer data

from a variety of computer systems to a variety of others must contend with a plethora of incompatible formats, and a lack of reliable transfer and error detection means. For these reasons, existing data transfer systems have been tailored to work with only one, or very few types of data sources and recipients, and these data translation methods rely heavily on manual intervention. Data transfer technologies and data translation technologies have not, in the prior art, been efficiently integrated.

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of "superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement".

Wolff (US Patent : 5, 848, 413) discloses The "World Wide Web" (hereinafter referred to herein as "the Web") is a term that describes the interconnected, on-line documents that can be accessed via computer systems hooked to the Internet using software clients. In the prior art, these software clients are graphical browsers, such as Mosaic and Netscape, that permit a user to select various documents. Upon selection, a graphical browser retrieves the documents and provides them to the user, either by displaying them on a display screen or by causing them to be printed on a hard copy device, such as a printer.

Portions of documents displayed using the graphical browser contain hypertext links. The hypertext links link graphics or text on one document with another document on the Web. Documents containing hypertext links are created prior to their "publishing" on the Web. That is, a document that is to be published is provided to a server which creates the document and, essentially, publishes the document by permitting its access by others on the Web. Each hypertext link is associated with a Universal Resource Locator (URL) that identifies and locates a document on the Web. When a user selects a hypertext link, using, for instance, a cursor, the graphical browser retrieves the corresponding document(s).

World Wide Web servers and clients, such as Mosaic, have opened the door to on-line publishers and consumers of information. However, these servers and publishers have only been available to those having an Internet connection. In other words, individuals that do not have a direct Internet connection do not have access to documents and

other resources available through the Web. It is desirable to allow access to the Web to individuals that do not have such a direct connection.

The present invention provides access to the Web to individuals that do not have a connection to the Internet or other network/resource supply. The present invention allows individuals to retrieve or publish documents on the Web as if actually connected to the Web themselves. In this manner, the present invention allows an individual to have both client and server capabilities when that individual does not have a direct connection to a network.

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of "superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement".

EXTERNAL REPORTING OF BUDGET AND PERFORMANCE INFORMATION: BUILDING PUBLIC TRUST, Byby Sheffield, Sheila Ruth, The Florida State University, 1998, 256; ATT 9911449: discloses this research explores the importance and usefulness of the types of information that governments provide to citizens. It also investigates the influence of information type on citizens' trust in the government supplying it.

The work is a modification of research on the importance of budget format on decision making. This research investigates the importance citizens place in service efforts and accomplishment and benchmark or comparative information. The respondents in most prior research in this area have been financial professionals or higher-level public administrators.

This research helps to clarify questions about what information citizens want and need so that local governments can be more effective in providing that information to them and can achieve higher levels of public support. Specifically, the findings of a survey of 396 interested citizens in Tallahassee, Florida show that the types of information about budget and performance vary with the nature of the program under study. However, interested citizens generally prefer information about outcomes and efficiency to input and output data. Citizens also prefer comparisons to other cities over comparisons to performance of private firms or to performance in other neighborhoods. They also

expressed a slight preference for comparisons to other cities to performance in prior years, the most typical point of comparison provided in annual budgets and financial reports.

This research underscores the importance of feedback to citizens about the performance of their government in the building of trust. Seventy percent of the interested citizens surveyed said that their trust in government would be increased if they were given performance and budget information that they valued.

This research supports the position that both government performance and the reporting of that performance have an impact on citizens' trust in government. The findings also suggest that there may be a minimum threshold of pre-existing trust necessary before that information, no matter how highly valued, can increase that trust.

In addition to descriptive statistics, several analytic techniques have been used in the study. These techniques include correlational analysis, analysis of variance, ordinary least squares and logistic regression.

Neither this non-patent literature, alone nor in combination with others, alone nor in combination with others, disclose nor teach the feature of "superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement ".

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571) 272-6795. The examiner can normally be reached on 8:30am-5:00pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard Chilcot can be reached on (571) 272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status Application/Control Number: 1, 015, 4143 Page 5 Art Unit: 3628

information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Sept 15, 2007

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